BANCAJA 13 Fondo de Titulización de Activos

Brief report

Date: 12/31/2025
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Constitution date
12/09/2008

VAT Reg. no.
V85587434

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankia

Servicer
Bankia

Assets Custodian
Bankia

Bond Paying Agent
Caixabank

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankia

Swap
JP Morgan

Start-up Loan
Bankia

Subordinated Loan
Bankia

Fund Auditor
KPMG Auditores

Lead Manager and Suscriber
Bancaja

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody's Current	 Original
Series A ES0312847009	12/11/2008 25,837	18,069.66 466,865,805.42 18.07%	100,000.00 2,583,700,000.00	Floating 3-M Euribor+0.300% 23.Jan/Apr/Jul/Oct	2.3380% 01/23/2026 107.964211 Gross 87.451011 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	01/23/2026 "Pass-Through"	A+sf Aaa (sf)	n.c. Aaa
Series B ES0312847017	12/11/2008 1,520	100,000.00 152,000,000.00 100.00%	100,000.00 152,000,000.00	Floating 3-M Euribor+0.600% 23.Jan/Apr/Jul/Oct	2.6380% 01/23/2026 674.155556 Gross 546.066000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aaa (sf)	n.c. A2
Series C ES0312847025	12/11/2008 1,593	100,000.00 159,300,000.00 100.00%	100,000.00 159,300,000.00	Floating 3-M Euribor+1.200% 23.Jan/Apr/Jul/Oct	3.2380% 01/23/2026 827.488889 Gross 670.266000 Net	04/23/2052 Quarterly 23.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	n.c. Aa3 (sf)	n.c. Baa3
Total		778,165,805.42	2.895.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% Monthly CPR (SMM)	0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
			% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	5.15	4.64	4.21	3.84	3.52	3.25	3.01	2.81
			Date	12/16/2030	06/12/2030	01/05/2030	08/23/2029	04/30/2029	01/21/2029	10/27/2028	08/13/2028
		Final Maturity	Years	10.76	9.75	9.01	8.26	7.75	7.26	6.75	6.25
			Date	07/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032
	Without optional redemption *	Average life	Years	5.15	4.64	4.21	3.84	3.52	3.25	3.01	2.81
			Date	12/16/2030	06/12/2030	01/05/2030	08/23/2029	04/30/2029	01/21/2029	10/27/2028	08/13/2028
		Final Maturity	Years	10.76	9.75	9.01	8.26	7.75	7.26	6.75	6.25
			Date	07/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032	01/23/2032
Series B	With optional redemption *	Average life	Years	11.22	10.45	9.69	8.95	8.22	7.70	7.21	6.71
			Date	01/09/2037	04/03/2036	06/30/2035	10/02/2034	01/08/2034	07/05/2033	01/04/2033	07/07/2032
		Final Maturity	Years	11.26	10.51	9.75	9.01	8.26	7.75	7.26	6.75
			Date	01/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	12.95	12.05	11.21	10.44	9.74	9.10	8.52	8.00
			Date	09/30/2038	11/06/2037	01/04/2037	03/30/2036	07/18/2035	11/27/2034	04/30/2034	10/20/2033
		Final Maturity	Years	15.51	14.51	13.76	12.76	12.01	11.26	10.76	10.01
			Date	04/23/2041	04/23/2040	07/23/2039	07/23/2038	10/23/2037	01/23/2037	07/23/2036	10/23/2035
Series C	With optional redemption *	Average life	Years	11.26	10.51	9.75	9.01	8.26	7.75	7.26	6.75
			Date	01/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
		Final Maturity	Years	11.26	10.51	9.75	9.01	8.26	7.75	7.26	6.75
			Date	01/23/2037	04/23/2036	07/23/2035	10/23/2034	01/23/2034	07/23/2033	01/23/2033	07/23/2032
	Without optional redemption *	Average life	Years	18.51	17.93	17.33	16.70	16.06	15.43	14.80	14.19
			Date	04/23/2044	09/25/2043	02/15/2043	06/30/2042	11/10/2041	03/23/2041	08/07/2040	12/30/2039
		Final Maturity	Years	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27
			Date	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054	01/23/2054

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)

		Current	% CE		At issue date	% CE
Series A	60.00%	466,865,805.42	58.37%	89.25%	2,583,700,000.00	16.15%
Series B	19.53%	152,000,000.00	38.84%	5.25%	152,000,000.00	10.90%
Series C	20.47%	159,300,000.00	18.37%	5.50%	159,300,000.00	5.40%
Issue of Bonds		778,165,805.42			2,895,000,000.00	
Reserve Fund	18.37%	142,964,792.93		5.40%	156,330,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		167,934,519.84	0.000%
Servicer ppal collect not yet credited		447,967.89	
Servicer ints collect not yet credited		16,298.65	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		143,302,500.00	3.538%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	
Swap collateralized amount	**Amount**	**Credited**	
CSA *	0.00		
Cash		0.00	
Securities		0.00	

* Credit Support Amount in favour of the Fund

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	7,986	16,973
Principal		
Principal outstanding	761,668,579.08	2,895,001,466.75
Average loan	95,375.48	170,565.10
Minimum	0.00	207.23
Maximum	504,501.86	904,672.45
Interest rate		
Weighted average (wac)	3.06%	5.77%
Minimum	1.85%	4.50%
Maximum	6.07%	7.25%
Final maturity		
Weighted average (WARM) (months)	228	409
Minimum	01/05/2026	08/10/2010
Maximum	09/05/2055	08/30/2048
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.99%

LTV Distribution

	Current % Pool	 % LTV	At constitution date % Pool	 % LTV
0.01 - 10%	0.96	6.80	0.02	7.83
10.01 - 20%	3.35	15.70	0.28	16.65
20.01 - 30%	7.72	25.77	0.79	25.69
30.01 - 40%	15.16	35.44	2.07	35.55
40.01 - 50%	21.32	45.52	4.44	45.53
50.01 - 60%	23.29	54.62	7.76	55.43
60.01 - 70%	21.52	64.53	13.33	65.84
70.01 - 80%	6.60	74.73	36.08	76.84
80.01 - 90%	0.10	80.77	11.01	85.97
90.01 - 100%			24.20	97.06
Weighted average (WALTV)		49.27		76.78
Minimum		0.00		0.14
Maximum		81.29		100.00

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.00%	0.76%	0.65%	0.67%	0.33%
Annual Percentage Rate (CPR)	11.34%	8.73%	7.58%	7.78%	3.91%

Geographic distribution

	Current	At constitution date
Andalucia	15.68%	14.39%
Aragon	0.60%	0.61%
Asturias	0.92%	0.74%
Balearic Islands	7.13%	6.80%
Basque Country	0.82%	0.85%
Canary Islands	3.02%	3.30%
Cantabria	0.53%	0.43%
Castilla-La Mancha	3.32%	3.13%
Castilla-Leon	2.62%	2.78%
Catalonia	16.03%	15.26%
Ceuta		0.00%
Extremadura	0.55%	0.47%
Galicia	1.61%	1.42%
La Rioja	0.21%	0.18%
Madrid	9.98%	9.07%
Melilla	0.03%	0.02%
Murcia	2.58%	2.95%
Navarra	0.55%	0.66%
Valencia	33.82%	36.94%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	141	19,913.44	13,019.85	104,384.22	137,317.51	6.23	6,365,406.71	6,502,724.22	24.22	18.81
from > 1 to = 2 months	18	12,442.21	8,810.87	0.00	21,253.08	0.96	1,946,245.39	1,967,498.47	7.33	47.00
from > 2 to = 3 months	11	13,800.72	8,738.99	0.00	22,539.71	1.02	1,151,104.87	1,173,644.58	4.37	40.12
from > 3 to = 6 months	30	57,761.38	46,033.02	0.00	103,794.40	4.71	3,539,895.60	3,643,690.00	13.57	44.09
from > 6 to < 12 months	37	115,830.46	135,660.28	0.00	251,490.74	11.42	4,763,280.10	5,014,770.84	18.68	55.53
from = 12 to < 18 months	12	83,772.57	73,031.97	0.00	156,804.54	7.12	1,480,907.88	1,637,712.42	6.10	47.33
from = 18 to < 24 months	23	139,993.74	219,324.75	0.00	359,318.49	16.31	2,793,128.05	3,152,446.54	11.74	59.23
from ≥ 2 years	23	717,113.11	429,670.26	3,752.72	1,150,536.09	52.22	2,608,471.83	3,759,007.92	14.00	57.25
Subtotal	295	1,160,627.63	934,289.99	108,136.94	2,203,054.56	100.00	24,648,440.43	26,851,494.99	100.00	36.12
Doubt debts (subjectives)										
Up to 1 month	1	211,395.67	0.00	0.00	211,395.67	64.09	0.00	211,395.67	64.09	36.00
from ≥ 2 years	1	102,820.13	15,609.20	0.00	118,429.33	35.91	0.00	118,429.33	35.91	81.14
Subtotal	2	314,215.80	15,609.20	0.00	329,825.00	100.00	0.00	329,825.00	100.00	44.99
Total	297	1,474,843.43	949,899.19	108,136.94	2,532,879.56		24,648,440.43	27,181,319.99		

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